

MARKET STREET BANCSHARES, INC.

	CPP Disbursement Date 05/15/2009	RSSD (Holding Company) 1250437	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev		
Assets	\$884	\$884	0.0%		
Loans	\$633	\$706	11.5%		
Construction & development	\$20	\$27	30.7%		
Closed-end 1-4 family residential	\$50	\$50	-0.1%		
Home equity	\$25	\$23	-9.3%		
Credit card	\$0	\$0			
Other consumer	\$4	\$3	-12.0%		
Commercial & Industrial	\$121	\$135	11.8%		
Commercial real estate	\$217	\$252	15.7%		
Unused commitments	\$91	\$108	18.9%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$108	\$67	-37.6%		
Asset-backed securities	\$0	\$10			
Other securities	\$47	\$26	-44.3%		
Cash & balances due	\$40	\$24	-41.0%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$20	\$26	29.2%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$18	\$25	35.6%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$806	\$805	-0.1%		
Deposits	\$803	\$790	-1.6%		
Total other borrowings	\$0	\$11			
FHLB advances	\$0	\$9			
Equity					
Equity capital at quarter end	\$78	\$79	1.4%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	8.6%	9.0%	--		
Tier 1 risk based capital ratio	11.0%	10.3%	--		
Total risk based capital ratio	12.1%	11.4%	--		
Return on equity ¹	5.8%	8.3%	--		
Return on assets ¹	0.5%	0.7%	--		
Net interest margin ¹	3.8%	4.3%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	49.3%	76.3%	--		
Loss provision to net charge-offs (qtr)	134.1%	94.9%	--		
Net charge-offs to average loans and leases ¹	0.5%	1.0%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012	
Construction & development	0.3%	0.2%	0.5%	0.0%	--
Closed-end 1-4 family residential	5.3%	5.9%	0.5%	0.0%	--
Home equity	1.2%	1.3%	0.1%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	1.7%	0.7%	0.3%	0.6%	--
Commercial & Industrial	3.1%	0.5%	0.0%	1.1%	--
Commercial real estate	3.8%	2.4%	0.4%	0.1%	--
Total loans	2.5%	1.5%	0.2%	0.3%	--